

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rosa Arias
Debtor

Case No. 18-01055-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 08, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db	+ Rosa Arias, 508 Winters Ave., West Hazleton, PA 18202-3733
cr	+ West Hazleton Borough, Slusser Law Firm, 1620 North Church Street, Suite 1, Hazleton, PA 18202 UNITED STATES 18202-9509
5035167	+ Accu Reference Medical Lab, 1901 E. Linden Ave., Ste. A, Linden, NJ 07036-1114
5035170	+ CEDAR EMERGENCY PHYSICIANS, 57 W. JUNIPER STREET, HAZLETON, PA 18201-6410
5035172	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court, Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, Pittsburgh, PA 15122
5035173	+ Creditech, P.O. Box 99, Bangor, PA 18013-0099
5035174	+ Eastern Revenue, Inc., 998 Old Eagle School Rd., Ste. 1204, Wayne, PA 19087-1805
5137580	+ Greater Hazleton Joint Sewer Authority, c/o Ustynoski & Marusak LLC, Joseph D Ustynoski Esquire Solicitor, 101 West Broad Street Suite 205, Hazleton PA 18201-6303
5035176	+ Greater Hazleton Joint Sewer Authority, 500 Oscar Thomas Drive, P.O. Box 651, Hazleton, PA 18201-0651
5035177	Hazleton City Authority, 400 E. Arthur Gardner Pkwy., Hazleton, PA 182010-7395
5035178	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5035179	+ Lehigh Valley Health Network, 700 East Broad St., Hazleton, PA 18201-6835
5035180	Lehigh Valley Physician Group, P.O. Box 1754, Allentown, PA 18105-1754
5035181	Nuremberg Community EMS, 3788 Hazel St., Nuremberg, PA 18241
5045409	+ Peter O, 305 South Church Street, Suite 175, Hazleton, PA 18201-7605
5035183	+ West Hazleton Borough, 100 S. Fourth St., West Hazleton, PA 18202-3835
5035184	+ West Hazleton Garbage Disposal Bill, 123 E. Broad St., West Hazleton, PA 18202-3811

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5035166	+ Email/Text: mnapoletano@ars-llc.biz	Nov 08 2023 18:41:00	Ability Recovery Svcs. LLC, P.O. Box 4031, Wyoming, PA 18644-0031
5035168	+ EDI: LCIBAYLN	Nov 08 2023 23:42:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd 5th Floor, Coral Gables, FL 33146-1839
5035169	+ EDI: CAPITALONE.COM	Nov 08 2023 23:42:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5035171	EDI: JPMORGANCHASE	Nov 08 2023 23:42:00	Chase, PO Box 15298, Wilmington DE 19850
5059200	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 08 2023 18:41:00	Midland Funding, LLC, Midland Credit Management, Inc. as agent, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5065447	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 08 2023 18:41:00	THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
5301879	Email/Text: mtgbk@shellpointmtg.com	Nov 08 2023 18:41:00	THE BANK OF NEW YORK MELLON FKA

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5301880

Email/Text: mtgbk@shellpointmtg.com

Nov 08 2023 18:41:00

THE BANK OF NEW YO, P.O. Box 10826,
Greenville, SC 29603-0826

THE BANK OF NEW YORK MELLON FKA
THE BANK OF NEW YO, P.O. Box 10826,
Greenville, SC 29603-0826, THE BANK OF
NEW YORK MELLON FKA THE BANK, P.O.
Box 10826, Greenville, SC 29603-0826

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5559317		The Bank of New York Mellon fka The Bank of New Yo, c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 2
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
5043392	*+	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd 5th Floor, Coral Gables, FL 33146-1839
5035182	*+	Rosa Arias, 508 Winters Ave., West Hazleton, PA 18202-3733
5035175	##+	Foundation Radiology Group, Three Gateway Ctr., 20th Fl, 401 Liberty Ave., Ste. 2000, Pittsburgh, PA 15222-1029

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-31CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-31CB c	 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-31CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-31CB bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Christopher B Slusser	on behalf of Creditor West Hazleton Borough chriss@slusserlawfirm.com lisab@slusserlawfirm.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Allen Prostko	on behalf of Creditor The Bank Of New York Mellon et al pamb@fedphe.com
Janet M. Spears	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-31CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-31CB bkecfinbox@aldridgepate.com, JSpears@ecf.courtdrive.com
Joshua I Goldman	

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on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-31CB, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-31CB josh.goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Mario J. Hanyon

on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. wbecf@brockandscott.com
mario.hanyon@brockandscott.com

Mario John Hanyon

on behalf of Creditor The Bank Of New York Mellon et al pamb@fedphe.com mario.hanyon@brockandscott.com

Mario John Hanyon

on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com, mario.hanyon@brockandscott.com

Thomas Song

on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. tomysong0@gmail.com

Thomas Song

on behalf of Creditor Bayview Loan Servicing LLC tomysong0@gmail.com

Tullio DeLuca

on behalf of Debtor 1 Rosa Arias tullio.deluca@verizon.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1

Rosa Arias

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8263

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-01055-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rosa Arias

11/8/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.